

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tracy L. Daubert
Thomas E Daubert, Jr.
Debtors

Case No. 16-00946-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 19, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Tracy L. Daubert, Thomas E Daubert, Jr., 433 Fried Drive, Dauphin, Pa 17018-9616
4771677	+ AP Account Services, LLC, 9311 San Pedro Ave., #600, San Antonio, Texas 78216-4459
4771676	+ Advanced Call Center Technologies, LLC, PO Box 9091, Gray, Tennessee 37615-9091
4771678	+ Arlington Group, 805 Sir Thomas Court, Harrisburg, Pennsylvania 17109-4839
4771680	+ Bureau of Account Management, 3607 Rosemont Ave., Camp Hill, Pennsylvania 17011-6904
4771681	+ Bureau of Account Mgmt, 3607 rosemont Ave., Camp Hill, Pennsylvania 17011-6904
4771691	Computer Credit Inc, PO Box 5238, Winston-Salem, North Carolina 27113-5238
4771692	+ Eden Glen, c/o Buckthorne, Inc. Management services, PO Box 345, Mason, MI 48854-0345
4771694	+ Francis X. Brescia, Jr. DO, PO Box 11009, Olympia, WA 98508-1009
4911678	+ Ingham County Treasurer, PO Box 215, Mason, MI 48854-0215
4771697	+ Larry D. Punch, 320 Erdman Drive, Dauphin, PA 17018-9360
4828214	+ Linda Leffler, 1935 Center St, Lebanon, PA 17042-4492
4828215	+ Linda Punch, 12 Calabash Lakes Blvd, Carolina Shores, NC 28467-2392
4771699	+ Med Health Servives, PO Box 747, Lima, OH 45802-0747
4771701	+ Northwest Consumer Discount, PO Box 985, Camp Hill, Pennsylvania 17001-0985
4780168	+ Northwest Consumer Discount Company, 3401 Hartzdale Dr Suite 130, Camp Hill, PA 17011-7238
4771708	+ PPL Electric Utilities, 2 North 9th St., Allentown, Pennsylvania 18101-1179
4771703	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, Pennsylvania 15264-3291
4771705	+ Pinnacle Health Emergency, PO Box 8700, Harrisburg, Pennsylvania 17105-8700
4771706	Pinnacle Health Hospitals, PO Box 2352, Harrisburg, Pennsylvania 17105-2353
4771707	Pinnacle Health Hospitals, PO Box 2353, Harrisburg, Pennsylvania 17105-2353
4828216	+ Postmark Credit Union, 2630 Linglestown Rd, Harrisburg, Pa 17110-3666
4771712	+ Southwest Rewards, Cardmember Service, PO Box 15153, Wilmington , Delaware 19886-5153
4828213	+ Southwest Rewards/Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
4771717	+ Tristan Associates, 4520 Union Deposit road, Harrisburg, Pennsylvania 17111-2910
4771722	USPS Disbursing Office Accounting Servic, 2825 Lone Oak Parkway, Eagan, MN 55121-9640
4771720	+ United Collection Bureau, 5620 Southwyck Blvd. Ste 206, Toledo, Ohio 43614-1501
4771721	+ United Water Pennsylvania, 8189 Adams Drive, Hummelstown, Pennsylvania 17036-8036

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: electronicbkdocs@nelnet.net	Oct 19 2021 18:46:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
4771679	+ Email/Text: collections@lbwl.com	Oct 19 2021 18:46:00	Board of Water & Light, PO Box 13007, Lansing, MI 48901-3007
4812704	EDI: BL-BECKET.COM	Oct 19 2021 22:43:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4771683	+ Email/Text: sarah.sanford@lansingmi.gov	Oct 19 2021 18:46:00	City of Lansing, PO Box 40712, Lansing , MI 48901-7912
4771684	+ Email/Text: sarah.sanford@lansingmi.gov	Oct 19 2021 18:46:00	City of Lansing, PO Box 40712, Lansing ,

			Michigan 48901-7912
4771685	+ EDI: COMCASTCBLCENT	Oct 19 2021 22:43:00	Comcast, PO Box 3006, Southeastern, Pennsylvania 19398-3006
4771686	+ EDI: WFNNB.COM	Oct 19 2021 22:43:00	Comenity Bank, Bankruptcy Dept., PO Box 182125, Columbus, Ohio 43218-2125
4771687	+ EDI: WFNNB.COM	Oct 19 2021 22:43:00	Comenity Bank/Jessica London (Bankruptcy, Bankruptcy Dept., PO Box 182125, Columbus, Ohio 43218-2125
4771688	+ EDI: WFNNB.COM	Oct 19 2021 22:43:00	Comenity Bank/King Size, PO Box 182125, Columbus, Ohio 43218-2125
4771689	+ EDI: WFNNB.COM	Oct 19 2021 22:43:00	Comenity Bank/Roamans, Bankruptcy Dept., PO Box 182125, Columbus, Ohio 43218-2125
4771690	EDI: WFNNB.COM	Oct 19 2021 22:43:00	Comenity Bank/Woman Within (PO Box 18212, PO Box 182125, Columbus, Ohio 43218-2125
4771693	+ EDI: USBANKARS.COM	Oct 19 2021 22:43:00	Elan Cardmember Service, PO Box 6354, Fargo, North Dakota 58125-6354
4771695	EDI: IRS.COM	Oct 19 2021 22:43:00	Internal Revenue Service, Special Procedures Staff, 600 Arch Street, P.O. Box 1205, Philadelphia, Pennsylvania 19105
4771682	EDI: JPMORGANCHASE	Oct 19 2021 22:43:00	Chase Home Finance LLC, PO Box 24696, Columbus, Ohio 43224
4831636	EDI: JPMORGANCHASE	Oct 19 2021 22:43:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4771696	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 19 2021 18:46:00	Kohl's, PO Box 3043, Milwaukee, Wisconsin 53201-3043
4803419	+ EDI: MID8.COM	Oct 19 2021 22:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4771698	+ Email/Text: processing@keybridgedmed.com	Oct 19 2021 18:46:00	Med Haelth Services Management, c/o Key Bridge Medical Revenue Care, PO Box 1568, Lima, OH 45802-1568
5213056	+ EDI: AISMIDFIRST	Oct 19 2021 22:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5213055	+ EDI: AISMIDFIRST	Oct 19 2021 22:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4771700	+ EDI: NAVIENTFKASMSERV.COM	Oct 19 2021 22:43:00	Navient, PO Box 9500, Wilkes Barre, Pennsylvania 18773-9500
4807167	EDI: NAVIENTFKASMSERV.COM	Oct 19 2021 22:43:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4815849	EDI: PRA.COM	Oct 19 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4771709	+ Email/Text: bankruptcynotices@psecu.com	Oct 19 2021 18:46:00	PSECU, PO Box 67013, Harrisburg, Pennsylvania 17106-7013
4807700	EDI: Q3G.COM	Oct 19 2021 22:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4795118	EDI: Q3G.COM	Oct 19 2021 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4764790	EDI: RECOVERYCORP.COM	Oct 19 2021 22:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL

			33131-1605
4771713	+ EDI: RMSC.COM	Oct 19 2021 22:43:00	SYNCB/AEO, Attn: Bankruptcy Dept., PO Box 965060, Orlando , Florida 32896-5060
4771714	+ EDI: RMSC.COM	Oct 19 2021 22:43:00	SYNCB/Lowe's, Attn: Bankruptcy Dept., PO Box 965060, Orlando , Florida 32896-5060
4771716	EDI: TFSR.COM	Oct 19 2021 22:43:00	Toyota Motor Credit Corp., 5005 N. River Blvd NE, Cedar Rapids, Iowa 52411
4830593	EDI: BL-TOYOTA.COM	Oct 19 2021 22:43:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4833111	+ Email/Text: electronicbkydocs@nelnet.net	Oct 19 2021 18:46:00	U.S. Department of Education C/O Nelnet, 121 South 13th St, Suite 201, Lincoln, NE 68508-1911
4771719	Email/Text: bkrcy@ugi.com	Oct 19 2021 18:46:00	UGI Utilities, PO Box 15523, Wilmington, Delaware 19886
4771723	+ EDI: WFFC.COM	Oct 19 2021 22:43:00	Wells Fargo Card Services, PO Box 10347, Des Moines, Iowa 50306-0347
4814103	+ EDI: WFFC.COM	Oct 19 2021 22:43:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO BOX 3001, Malvern, PA 19355-0701
4771702	*+	Northwest Consumer Discount, PO Box 985, Camp Hill, Pennsylvania 17001-0985
4771710	*+	PSECU, PO Box 67013, Harrisburg, Pennsylvania 17106-7013
4771711	*+	PSECU, PO Box 67013, Harrisburg, Pennsylvania 17106-7013
4771704	*+	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, Pennsylvania 15264-3291
4771715	*+	Thomas E. Daubert, Jr., 433 Fried Drive, Dauphin, PA 17018-9616
4771718	*+	Tristan Associates, 4520 Union Deposit Road, Harrisburg, Pennsylvania 17111-2910

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Tracy L. Daubert cjulius@ljacobsonlaw.com

District/off: 0314-1
Date Rcvd: Oct 19, 2021

User: AutoDocke
Form ID: 3180W

Page 4 of 4
Total Noticed: 63

egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com

Chad J. Julius

on behalf of Debtor 2 Thomas E Daubert Jr. cjulius@ljacobsonlaw.com,
egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com

Janet M. Spears

on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com

Joshua I Goldman

on behalf of Creditor JP Morgan Chase Bank josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

Recovery Management Systems Corporation

claims@recoverycorp.com

Thomas I Puleo

on behalf of Creditor JP Morgan Chase Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Tracy L. Daubert</u>	Social Security number or ITIN	xxx-xx-0403
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Thomas E Daubert Jr.</u>	Social Security number or ITIN	xxx-xx-2292
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-00946-HWV			

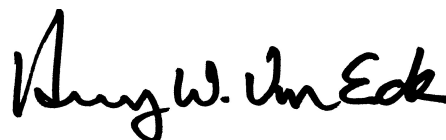
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracy L. Daubert

Thomas E Daubert Jr.

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge

By: Pamela Radginski, Deputy Clerk

10/19/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.